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FEB 13, 1995

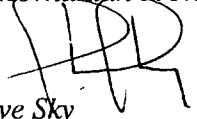
*New Jersey Department of Environmental Protection
Division of Responsible Party Site Remediation
Bureau of Field Operations - Case Assignment Section
401 East State Street - CN 028
Trenton, NJ 08625-0028
Attention: Jerry O' Donnell*

Dear Mr. O' Donnell:

*Enclosed please find two executed copies of the Memorandum of Agreement between
K. Hovnanian Companies - University Heights III and the New Jersey Department of
Environmental Protection.*

*If you should have any question regarding this matter please do not hesitate to contact
me at (908) 272-0088 ext 117.*

*Sincerely,
K. Hovnanian at Newark Urban Renewal Corporation, III, Inc.*


*Steve Sky
Assistant Project Director*

KHOV005804